

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
John A Harbaugh, Jr
Amy L Harbaugh
Debtors

Case No. 18-00486-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: tele341

Page 1 of 1
Total Noticed: 10

Date Rcvd: Sep 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2020.

db/jdb +John A Harbaugh, Jr, Amy L Harbaugh, 25 Mountain Lane, Fairfield, PA 17320-8962
aty +Andrew Ryan Garcia, Bank of America, 16001 North Dallas Pkwy, Addison, TX 75001-3311
cr BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
5047333 BANK OF AMERICA, N.A., Bank of America, PO BOX 31785, Tampa FL 33631-3785
5020472 +Bank of America, 7105 Corporate Drive, Plano, TX 75024-4100
5020473 +PNC, 6 N Main St, Dayton, OH 45402-1908
5092814 +PNC Bank, N.A., Attn: Bankruptcy, P.O. Box 94982, Cleveland, OH 44101-4982

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
5199972 +E-mail/Text: jennifer.chacon@spservicing.com Sep 18 2020 20:06:00 MEB Loan Trust,

c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250,
MEB Loan Trust, c/o Select Portfolio Servicing, Inc. 84165-0250

5199971 E-mail/Text: jennifer.chacon@spservicing.com Sep 18 2020 20:06:00 MEB Loan Trust,
c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

5020830 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 18 2020 20:07:44
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
cr* BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr* BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr* BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr* BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr* Bank of America, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 20, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2020 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor MEB Loan Trust alubin@milsteadlaw.com
Brian Nicholas on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bnicholas@kmllawgroup.com
Charles J DeHart, III (Trustee) TWecf@pamdl3trustee.com
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmllawgroup.com
Jerome B Blank on behalf of Creditor Bank Of America, N.A. pamb@fedphe.com
Lawrence V. Young (Trustee) lyoung@cgalaw.com,
pa33@ecfcbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com
Michael J Krout on behalf of Debtor 2 Amy L Harbaugh mjkrout-law@comcast.net
Michael J Krout on behalf of Debtor 1 John A Harbaugh, Jr mjkrout-law@comcast.net
Thomas Song on behalf of Creditor Bank Of America, N.A. pamb@fedphe.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 10

**NOTICE REGARDING TELEPHONIC CHAPTER 7 § 341 MEETINGS IN THE
MIDDLE DISTRICT OF PENNSYLVANIA
(Effective April 24, 2020)**

On April 24, 2020, the United States Trustee for Region 3 issued a supplemental notice continuing all in-person chapter 7, 11, 12, and 13 section 341 meetings for cases filed through July 10, 2020.

Given the foregoing, this notice addresses the protocol for telephonic appearances for **chapter 7** section 341 meetings only. Chapter 13 debtors should refer to their standing trustee's protocol or website for additional information.

All debtor attorneys and debtors are encouraged to participate in section 341 meetings by telephone, or by such remote means as the trustee has established and noticed. Attorneys and debtors may call in from separate locations. Creditors and creditor attorneys may appear remotely and should use the information provided below or on the docket to participate.

All parties are encouraged to contact the case trustee, check the case docket, and the UST Website at <https://www.justice.gov/ust> for up-to-date information about section 341 meetings of creditors.

Unless otherwise instructed, to participate in a telephonic section 341 meeting, you should use the Call-In Number and Passcode assigned to your trustee, which is listed below.

Unless otherwise directed by your trustee, please call-in five minutes before your assigned meeting time and mute your telephone until your case is called. Please follow the instructions below to ensure a smooth telephonic section 341 meeting of creditors.

- You must use a touch-tone phone.
- If you have a choice, use a landline phone, instead of a cell phone.
- Dial the call-in number and then enter the passcode, which consists of 7 numbers and is followed by a # sign.
- Make the call from a quiet area where there is as little background noise as possible.
- Mute your phone and do not speak until the bankruptcy trustee calls your case. (Other meetings of creditors may be in session when you call in. You may be able to hear the trustee even when your phone is muted.)
- Unmute your phone when the trustee calls your case so that the trustee can hear you.
- When speaking, identify yourself.
- Do not put the phone on hold at any time after the call is connected.
- Once your meeting of creditors is finished, hang up.
- If you become disconnected before your meeting of creditors is finished, call back.
- If you are calling in from another country, please see the additional information available at: <https://www.mymeetings.com/audioconferencing/pdf/GlobalAccessDialingInformation.pdf>

Debtor's counsel must verify on the record that they have confirmed their client's identity prior to the section 341 meeting of creditors, either via Facetime or Skype or other means.

Required documents for the section 341 meeting of creditors should be provided to the trustee a week prior to the section 341 meeting of creditors. These documents should include information sufficient for the trustee to verify the debtor's SSN. Debtors shall have these documents available during the section 341 meeting of creditors in the event there are questions about the information in the documents.

The section 341 meeting of creditors will be recorded by the trustee. Any other recordings are prohibited.

Trustee	Call-In Number	Passcode
Steven Carr	1-888-282-8246	8589279
Mark Conway	1-866-773-1875	5761176
Lawrence Frank	1-866-724-5066	1380190
Leon Haller	1-866-507-4642	2179536
John Martin	1-866-809-8952	7685517
William Schwab	1-866-707-7516	4801433
Robert Sheils	1-866-714-3930	1832207
Lawrence Young	1-866-453-7506	2896054

tele341(03/20)